

Table I.B.2.c(2013) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	66.0%	16.5%	29.1%	42.7%	59.7%	82.5%	28.4%	73.8%
Industry group **								
Agric., fish., forest.	39.1%	10.9% *	38.5% *	32.2% *	38.7%	52.6%	15.5% *	45.4%
Mining and manufacturing	64.3%	13.1%	21.7%	36.8%	59.7%	79.6%	24.3%	70.2%
Construction	47.7%	16.1%	29.9%	41.6%	60.8%	77.9%	28.2%	63.3%
Utilities and transp.	73.0%	7.7% *	11.2% *	43.5%	59.4%	85.0%	16.2%	78.6%
Wholesale trade	61.0%	17.3%	24.8%	54.6%	60.3%	82.5%	34.2%	71.0%
Fin. svcs. and real estate	72.9%	23.3%	33.3%	44.7%	67.2%	83.4%	30.2%	78.8%
Retail trade	67.8%	12.9%	22.4%	50.1%	47.0%	79.7%	24.2%	74.3%
Professional services	68.6%	17.1%	35.1%	46.1%	65.7%	84.0%	31.7%	76.3%
Other services	62.6%	15.9%	29.1%	35.8%	52.9%	84.4%	26.8%	70.9%
Ownership								
For profit, incorporated	66.6%	16.7%	27.8%	42.1%	58.5%	82.7%	28.3%	74.7%
For profit, unincorporated	59.9%	15.5%	37.1%	47.0%	58.1%	80.1%	28.7%	69.1%
Nonprofit	68.4%	17.0%	27.3%	40.0%	64.4%	83.1%	28.4%	73.6%
Age of firm								
Less than 5 years	45.3%	22.0%	36.5%	37.1%	66.1%	77.0%	29.7%	63.6%
5-9 years	41.6%	17.7%	33.5%	43.3%	48.5%	74.7%	28.6%	54.2%
10-19 years	49.5%	14.8%	31.2%	43.1%	63.2%	72.9%	29.6%	61.7%
20 or more years	71.0%	14.6%	25.2%	43.0%	59.3%	83.0%	27.3%	76.0%
Multi/single status								
2 or more locations	76.5%	16.0% *	26.1%	46.9%	57.4%	82.7%	32.9%	77.4%
1 location only	42.6%	16.5%	29.4%	41.5%	63.0%	75.8%	28.0%	57.7%
Percent full-time employees								
Less than 25%	53.7%	4.3% *	14.1%	33.1%	42.4%	79.4%	16.3%	62.1%
25-49 %	59.4%	12.7%	23.2%	26.6%	45.1%	77.9%	21.7%	66.2%
50-74 %	68.1%	12.8%	22.6%	35.2%	60.6%	84.2%	21.4%	76.4%
75% or more	67.2%	18.4%	31.9%	46.9%	63.1%	82.9%	31.4%	75.0%
Union presence								
No union employees	58.0%	15.8%	29.4%	42.7%	57.8%	79.5%	28.1%	67.6%
Has union employees	82.1%	51.3%	31.6%	42.1%	75.4%	86.7%	38.1%	83.7%
Unknown	82.6%	1.0% *	0.8% *	40.1% *	58.3%	84.0%	19.0% *	83.2%
Percent low wage employees								
50% or more low wage	63.1%	10.2%	25.6%	32.2%	49.6%	80.0%	21.1%	68.9%
Less than 50% low wage	66.9%	17.6%	29.8%	45.8%	63.7%	83.4%	29.9%	75.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(2013) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	0.97%	1.91%	1.29%	0.81%	0.88%	0.98%	0.74%
Industry group **								
Agric., fish., forest.	7.69%	6.94% *	12.80% *	10.22% *	11.46%	12.54%	6.00% *	8.58%
Mining and manufacturing	1.84%	2.72%	6.19%	2.74%	2.67%	2.35%	3.53%	1.95%
Construction	3.26%	2.16%	5.10%	4.12%	4.07%	6.46%	2.40%	4.90%
Utilities and transp.	3.43%	5.98% *	4.74% *	8.16%	8.51%	2.96%	3.51%	4.01%
Wholesale trade	1.23%	3.42%	3.81%	4.89%	3.00%	3.13%	2.40%	2.28%
Fin. svcs. and real estate	1.74%	3.62%	6.01%	4.59%	3.51%	1.46%	3.04%	1.50%
Retail trade	1.16%	2.25%	1.66%	2.47%	3.45%	1.79%	1.95%	1.31%
Professional services	1.06%	2.14%	2.55%	2.85%	2.31%	1.81%	2.40%	1.57%
Other services	1.21%	2.17%	3.80%	3.47%	2.66%	1.72%	1.97%	1.36%
Ownership								
For profit, incorporated	0.78%	0.97%	1.81%	1.74%	1.31%	0.82%	1.08%	0.89%
For profit, unincorporated	1.54%	1.85%	3.91%	3.13%	3.04%	2.50%	2.00%	1.59%
Nonprofit	1.81%	3.44%	2.81%	2.57%	2.46%	2.03%	1.61%	1.95%
Age of firm								
Less than 5 years	2.62%	2.77%	6.27%	4.18%	7.24%	14.17%	1.81%	4.51%
5-9 years	2.18%	2.10%	4.19%	3.84%	6.47%	7.57%	1.90%	3.63%
10-19 years	1.97%	1.81%	2.29%	3.12%	3.30%	3.59%	1.56%	2.80%
20 or more years	0.79%	1.51%	2.44%	2.08%	1.46%	0.85%	1.34%	0.86%
Multi/single status								
2 or more locations	0.85%	5.65% *	4.13%	2.37%	1.54%	0.87%	2.74%	0.85%
1 location only	1.09%	0.95%	1.85%	1.65%	1.86%	4.50%	0.95%	1.70%
Percent full-time employees								
Less than 25%	2.61%	1.33% *	3.25%	7.28%	3.55%	3.79%	3.43%	2.46%
25-49 %	1.94%	3.37%	4.46%	4.20%	4.38%	3.34%	2.76%	1.96%
50-74 %	1.06%	3.12%	3.60%	2.01%	3.31%	1.46%	2.73%	1.34%
75% or more	1.01%	1.27%	2.39%	1.44%	1.70%	1.15%	1.09%	1.17%
Union presence								
No union employees	0.75%	1.09%	1.85%	1.48%	0.91%	1.32%	0.95%	0.98%
Has union employees	1.23%	9.45%	5.28%	5.20%	4.04%	1.19%	6.13%	1.29%
Unknown	1.22%	1.88% *	1.48% *	13.09% *	7.16%	1.23%	6.84% *	1.22%
Percent low wage employees								
50% or more low wage	1.19%	1.99%	3.97%	4.41%	2.40%	2.09%	2.74%	1.34%
Less than 50% low wage	0.91%	1.12%	1.98%	0.87%	1.48%	1.07%	1.07%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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